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ABSTRACT

As an interdisciplinary educational program, consumer education is an ongoing process and must not be limited to one grade level nor to one or two disciplines. When implementing a consumer education program, consideration of necessary administrative adjustments and a delineation of the steps to be followed in curriculum development should be made. School administrators will be concerned with adjustments in time, money, facilities, and personnel. Curriculum development depends largely on the teacher, students, and school's resources and involves stating the objectives, developing a program of activities and experiences, and evaluating the students and the program. A related document is available as VT 013 771 in this issue. (SB)

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CONSUMER EDUCATION

AN INTERDISCIPLINARY APPROACH

NEW JERSEY

CENTER FOR CONSUMER EDUCATION SERVICES

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PREFACE

The Center for Consumer Education Services has been established to devise and implement an interdisciplinary approach to consumer education in the schools of New Jersey. One of the means selected to achieve this goal is the development and publication of a series of monographs. This publication, the first in the series, hopefully will provide assistance to school personnel in the development of consumer education programs. Subsequent publications will deal with the specific aspects of interdisciplinary consumer education and will be designed to provide assistance to all persons who are actively involved in consumer education.

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Consumer education is presently enjoying a relatively strong position in the hierarchy of educational priority. This is a direct result of public interest in consumerism expressed by mass media, governmental agencies, and consumer organizations. This public interest has prompted the educational community to give more attention to consumer education. Educators at all levels and in both formal and informal educational settings are attempting to include consumer education in their educational programs. All of this interest and attention is both timely and well deserved, for consumer education is education for living. It is a practical kind of education, and the need for it becomes increasingly evident in our rapidly changing society.

Although the interest in and concern for consumer education is relatively new, the subject itself is not. Consumer education has been included as a part of the curriculum for many, many years. It is an integral and very important part of courses in home economics, business education and social studies. Several schools include courses in consumer education or consumer economics. Unfortunately these efforts, even though they are well formulated and extremely helpful, fail to provide broad opportunities in consumer education for large numbers of students. If consumer education is going to be an important and integral part of the educational program of all students, then it is necessary that other approaches to consumer education be given serious consideration.

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The CENTER FOR CONSUMER EDUCATION SERVICES has been created to devise, promote and implement an interdisciplinary approach to consumer education. It is the purpose of this publication to define consumer education as an interdisciplinary educational program and to suggest patterns for implementation of this educational concept.

The definition of consumer education which has been chosen as most appropriate is as follows:

> *"Consumer education is the development of the individual in the skills, concepts and understandings required for everyday living, to achieve, within the framework of his own values, maximum utilization of and satisfaction from his resources."*

This definition is clearly stated and for general purposes is readily understandable. Upon closer examination, however, some aspects of the definition take on additional and more pertinent meaning.

The opening phrase - "*Consumer education is the development of the individual . . .*" - clearly indicates that consumer education must focus on the student. It suggests that the purpose of consumer education is to change the consumer behaviors of the individual. Program development in consumer education must therefore begin with the development of objectives stated in behavioral terms. A cue to the development of these objectives may be found in the behaviors exhibited by the intelligent consumer.

The ". . *skills, concepts and understandings required for everyday living*. ." can and should include a multitude

of ideas, procedures and activities. Basic, however, are the concepts of resources and wants. Discovering that human beings have unlimited wants and desires but limited resources leads to an understanding of the importance of priorities and decision making as alternatives confront the consumer. The ability to make intelligent decisions is a result of the acquisition and employment of skills used in getting all available information relating to the alternatives.

The closing phrase - ". . *to achieve, within the framework of his own values, maximum utilization of and satisfaction from his resources.*" - admonishes the teacher to respect the value system of the individual at all times. The purpose of consumer education is not, under any circumstances, to make decisions for students, but rather to provide the student with the knowledge and understanding to make intelligent consumer decisions for himself.

This definition of consumer education suggests that the "*development of the individual*" is an ongoing process. Consequently consumer education must be considered as an integral part of the formal educational program from nursery school through adult education. It cannot be limited to one grade level, or to only the secondary school, if it is to be effective.

Another extremely important aspect of this definition is that the scope of consumer education is so broad that it cannot be adequately covered in one or two disciplines.

Every subject area included in present day curriculum organization has an important contribution to make in programs of consumer education.

With this brief definitive statement about interdisciplinary consumer education, a need for some suggestions concerning its inclusion in the curriculum is indicated. The implementation of this concept should be approached from at least two viewpoints - a consideration of the administrative adjustments necessary and a delineation of the steps to be followed in curriculum development. But regardless of the administrative and curriculum decisions which must be made by school personnel, no effective and successful program will exist without the complete commitment to the idea that consumer education is a necessary part of the formal educational program of all students.

School administrators are faced with the task of distributing the resources of the school in such a manner that the best possible educational program for all students will be achieved. These resources include time, money, facilities and personnel. When considering an interdisciplinary approach to consumer education the resource of time takes on great importance. It is not absolutely necessary to create new blocks of time for instruction in consumer education, but it is mandatory that the use of the time already assigned to other (all) disciplines be rearranged so that the content of each subject area can be presented with a consumer inclination.

It is possible to provide units of instruction in consumer education in all existing classes.

In addition, the distribution of time can be so designed that mini-courses, team teaching, flexible scheduling, large and small group instruction and other current scheduling concepts can be utilized in providing for consumer education. It is not the purpose of this paper to recommend specific methods of reorganizing the school time, but rather to suggest that sufficient alternatives are available in all schools. Specific reorganization patterns will be developed by local school personnel on the basis of the sincerity of their commitment to the importance of consumer education and their ability to recognize the various alternatives open to them.

The resources of money and facilities and their distribution are less critical to the success of a consumer education as is the resource of time. It is necessary, however, to provide sufficient instructional materials and at least minimal facilities for those consumer education activities which are in addition to the integration of consumer education topics into existing curriculum patterns. The arena for consumer education is the marketplace and cannot be limited to a classroom. The marketplace in this sense includes the TV screen, daily newspapers, current periodicals, shopping malls, supermarkets, used car lots and other such places. Students can be directed to these places in their outside-of-school assignments and on field trips. Represen-

tatives of the marketplace can and should be invited into the school.

The school resource of personnel - in this case teachers - is of extreme importance in the success of consumer education. It has been noted above that the organization and distribution of other school resources are extremely important, but not critical. It must be stated, however, that consumer education to be effective and successful, must be *alive* and relevant for the students. The degree to which this criterion is met depends almost entirely on the teacher. It depends on the teacher's commitment to consumer education, his vitality, his personality, his expertise - but most importantly, on his ability to motivate and capture the enthusiasm which is inherent in consumer education activities which directly affect the lives of the students.

Curriculum development in consumer education depends largely on the teacher and the students - their values, their interests and their needs as determined by the school, community, socio-economic background, career expectancy and other factors. The organization and distribution of the school's resources also dictate to a great degree the specifics of curriculum development. Even when all these factors are recognized, and taken into consideration, there are basic steps to be followed in planning and developing the curriculum for the consumer education activity being considered. These steps are essential in all cases whether the planning is for a full years' course, a mini-course or unit, or the

integration of consumer education into existing courses or classroom work.

The first step in curriculum development is the statement of objectives. Volumes could be and have been written on developing educational objectives. Let it suffice here to suggest that all objectives for consumer education should be stated in behavioral terms, i. e. behavioral objectives. The cue here, as suggested earlier, lies in the behavior of the expert - the intelligent consumer. Teachers and students working cooperatively, when such an arrangement is feasible, can construct objectives by analyzing the specific, observable behaviors which one might logically expect an intelligent consumer to exhibit. It is important that the list of objectives include those behaviors which may be observed and readily evaluated. Objectives which cannot be readily evaluated are generally of little value in the remaining steps in curriculum development.

After the statement of objectives is essentially complete and acceptable to all concerned, the next task is the development of the program of activities and experiences in which students will be involved. This includes the selection of teaching method, instructional materials, reference materials, topics to be covered and all other aspects of the organization of the formal aspects of the learning experience. The key to success in this task is to establish or create situations in which students are actively involved. A passive, inactive type of lecture-response traditional classroom

situation is not likely to contribute to a successful consumer education experience.

The range of topics from which the teacher and students may choose is extremely wide. Most established consumer education curricula include at least some of the topics listed below:

Money Management	*Buying Automotive Goods & Services*
Buying Goods	*Housing*
Buying Services	*Insurance*
Credit	*Consumer Rights & Responsibilities*
Advertising	*Deceptive Practices*
Comparison of Prices	*Health Services*

This list is not meant to be all inclusive. It is presented only to provide an example of topics which may be included in any consumer education program. The curriculum builder should search for topics which are of interest and immediate importance to his students.

Instructional materials for consumer education are readily available. As suggested earlier in this paper, the TV screen, the daily newspaper, the supermarket, current and active areas of the marketplace should receive high priority in the selection of media. The use of the many fine audio-visual materials is recommended, as are field trips and assignments involving some investigation in the marketplace. The appearance of persons from the fields of business and industry in the classroom can greatly enhance and enrich the relevancy of consumer education as well as aid in the motiva-

tion of students. The teacher should constantly strive to make consumer education *alive*, and not let it deteriorate into a textbook oriented course.

The following suggestions are presented to prime the imagination of traditionally labeled teachers as they seek to develop consumer education competence. Language arts teachers can have students examine advertising, especially the use of *catch* words and phrases designed to mislead the consumer. Science teachers can devise laboratory experiments which actually test or compare products. Mathematics teachers can involve students in credit and budgeting problems. Fine arts teachers need to make students aware of both aesthetic and functional values of recordings, paintings and other works of art. Social studies teachers, in addition to economic principles, can introduce students to a study of the social behavior of consumers as well as the psychology of buying and selling. Vocational education teachers can hardly escape the inclusion of consumer aspects of vocations, productivity, etc. Health and physical education teachers must make students aware of the alternatives available in health care and health services. Home economics and business education teachers are constantly involved in consumer education. Hopefully these few suggestions help to demonstrate that consumer education is and should be a part of all teaching.

The third and final step in curriculum development is evaluation. The curriculum builder needs to devise techniques for evaluating the development of students and for evaluating

the consumer education program as a whole. Student evaluation can be accomplished with traditional tests, teacher-made tests, pre- and post-test techniques, and observable demonstrations of consumer behavior. Program evaluation results from the accumulation of student evaluations.

Regardless of the technique of evaluation which is used, the evaluation must always be made in reference to the statement of objectives. In most cases the objectives will not be attained completely. This necessitates alterations, deletions and additions to the statement of objectives for subsequent consumer education activities. The altered objectives then lead to a revised program of activities. Evaluation again will lead to changed objectives and the curriculum builder finds himself in the never ending circle of objectives, program development and evaluation. This ongoing process may well be referred to as the process of teaching. It is the process which allows the teacher to enjoy many years of successful teaching, rather than one year of teaching many times.

Hopefully this paper will provide a basis for understanding interdisciplinary consumer education. If a philosophical framework has been established, then it must serve as a base for all future efforts of the Center for Consumer Education Services, and hopefully for all educational personnel who are concerned with and actively engaged in consumer education.

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